

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA
NORTHERN DIVISION**

IN RE:

Jermaine B Jackson
Frances A Jackson
SS#: : XXX-XX-6147 XXX-XX-8637
DEBTORS

CASE NO. 15-80150-CRJ-13

CHAPTER 13

AMENDED TRUSTEE'S OBJECTION TO CONFIRMATION

COMES NOW, Michael Ford, Standing Chapter 13 Trustee, in the above captioned case and states the following:

1. The proposed Plan does not comply with 11 U.S.C. § 1325. The Debtors are proposing to surrender their interest in a 2012 XL 1200C Harley-Davidson Motorcycle with \$10,218.43 owed to Headwaters Financial Corporation. The Debtors filed an objection to claim filed by Headwaters Financial Corporation on May 17, 2015 with 30 days negative notice.
2. The plan does not comply with § 1322(a)(3). The proposed Plan does not properly address the secured claim filed by Capital One Auto Finance in the amount of \$28,003.22 with 23.53% interest and designated as claim #4 by the Court's Claim Register. The Debtors filed an objection to claim filed by Capital One Auto Finance on May 17, 2015 with 30 days negative notice.
3. The plan does not comply with § 1322(a)(3) in that the Debtors' plan proposes to surrender their interest in a 250 Kawasaki Ninja to 1st Franklin Financial. 1st Franklin Financial filed a secured claim in the amount of \$5,701.87 and designated as claim #5 by the Court's Claim Register. The Debtors filed an objection to claim filed by 1st Franklin Financial on May 17, 2015 with 30 days negative notice.

WHEREFORE, the Trustee prays that the Court deny confirmation of the Debtors' plan, and order the Debtors to file an amended plan within 14 days after this confirmation hearing. If the Debtors fail to file an amended plan within 14 days, the Trustee prays the Court enter an order dismissing this Chapter 13 case.

RESPECTFULLY SUBMITTED, this the 22nd day of May 2015.

/s/ Michael Ford

MICHAEL FORD, TRUSTEE
P.O. BOX 2388
DECATUR, AL 35602-2388
(256)350-0442

CERTIFICATE OF SERVICE

I, Michael Ford, certify that on the 22nd day of May 2015, a copy of the above and foregoing instrument was served upon the entities as listed below, via U.S. Mail, postage prepaid & properly addressed to:

Jermaine B Jackson
Frances A Jackson
135 Fox Fire Drive
Florence, AL 35630

DAMON SMITH & ASSOCIATES LLC
ATTORNEY AT LAW
126 E TENNESSEE ST
FLORENCE, AL 35630

/s/ Michael Ford
Michael Ford, Trustee